



Major findings include the following:

- Approximately 251,500 Utahns, or 10.2% of the population, lacked any kind of health insurance coverage at the time of the survey.
  - The proportion of Utahns without health insurance coverage has increased each year since the 2001 administration of the survey.
  - Fewer Utahns were insured at the time of the survey and all 12 months prior in 2004 (75.9%) compared with 2003 (84.8%).
  - The proportion of Utahns who were uninsured at some point during the previous 12 months was higher in 2004 (24.1%) than in 2003 (15.3%).
- The proportion of individuals without health insurance coverage was higher for the following groups:
  - Hispanic/Latino persons vs. non-Hispanic persons (33.0% and 7.7% respectively)
  - Adults aged 19 to 64 years who had not completed high school (38.7%)
  - Young adults aged 19 to 26 years old (17.1%)
  - Young Hispanic/Latino adults aged 19 to 26 (46%)
  - Adults who were either never married (24.1% uninsured) or divorced, widowed or separated (18.6%) compared to married adults
  - Persons living in non-Wasatch Front counties (12.0%), and particularly those living in Central and Southeastern Local Health Districts (17.7% and 13.9% respectively)
- Those without health insurance were predominately:
  - Adults aged 19 to 64 years
  - High school graduates (83.2% of the uninsured adult population 19 to 64 years had graduated high school)
  - Employed full time (42.8%)
  - Wasatch Front residents (71.6%)
  - Living at or below 200% of the federal poverty level (70.1%)
- When looking at household income and age groups, people aged 27 to 34 years with household incomes under \$20,000 a year were the most likely to lack health insurance coverage, with 40.9% of them reporting they had no health insurance.
- The proportion of persons living without health insurance was highest for 27- to 34-year-olds living in households with incomes below 100% of poverty (54.8%). Specifically, of males in this age and poverty grouping, 58.8% were uninsured.
- Among Hispanics/Latinos, 52.5% of females who were aged 19 to 26 lacked health insurance.
- A total of 65.6% of the uninsured reported that they had lacked insurance for one year or more. 75.6% of those reporting they had been uninsured for one year or more were living in households with children.
- The most common reasons reported for not having health insurance coverage were “can’t afford it” (65.0%) and “employer does not offer insurance” (33.8%).

## *Executive Summary*



- One-fifth of Utahns who were uninsured reported that they were “safe to go without health insurance.”
- The proportion of uninsured people who were also in fair or poor health increased significantly from 2003 to 2004 (10.2% and 13.9% respectively).